

October 4, 2011: To the Members of the Michigan House Insurance Committee

My name is C.J. Teahan, mother of Caron Schreer Davis and Alex "Matt" Schreer.

My daughter, Caron:

- Sustained a TBI in an automobile accident 01/28/1989.
- An insurance cap of \$250,000 would not even have seen her through her coma and her stay in ICU (Intensive Care Unit).
- Due to outstanding care and therapies, Caron went on to graduate summa cum laude from high school, magna cum laude from college, and with a 4.0 GPA for her MBA. She is happily married and employed in the business world.

My son, Matt:

- Was a back seat passenger 09/29/1995 in a car broadsided by a drunk driver speeding through a red light.
- Sustained a sheer injury to his brain stem as well as massive other injuries.
- Was totally comatose for six weeks and
- Was still emerging from coma months later.
- No cap would have been large enough to cover his care beyond the first couple weeks of the ICU.
- Sixteen years later, Matt still benefits from insurance covering medical procedures and medications that he continues to need.
- He is happy to be alive and praises God for his life. He walks, talks, and reasons well; shops independently and wisely, noting nutrition labels and price per unit; and beats everybody I know at Chess!
- At Michigan Works! Matt instructs adults in math and English skills, so that they can achieve their GEDs.

Please save Michigan's no fault/no cap protection for all the future Carons and Matts whose parents or spouses may think \$250,000 or \$500,000 is a lot of coverage...until their loved one sustains a TBI and is comatose.

*Respectfully,*

*Cjteahan*

C. J. Teahan

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